12/18/06 9:49:51 BK 546 PG 733 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

SUBSTITUTE TRUSTEE'S DEED

Michael S. McKay, SUBSTITUTE TRUSTEE GRANTOR

TO: JPMorgan Chase Bank, as Trustee, GRANTEE

WHEREAS, on March 24, 2003, Galvin D. Sims and Tiffany Sims executed a Deed of Trust to First National Financial Title Services, Inc., as Trustee, with Matrix Financial Services Corporation being shown as Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary of a certain indebtedness therein mentioned and described, which Deed of Trust is of record in Trust Deed Book 1686 at Page 565 of the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Matrix Financial Services Corporation assigned said Deed of Trust to JPMorgan Chase Bank, as Trustee pursuant to an instrument dated March 27, 2003 and recorded in Trust Deed Book 1866 at Page 636 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, JPMorgan Chase Bank, as Trustee, the holder of said Deed of Trust and the Note secured thereby, substituted Michael S. McKay as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument dated October 13, 2006, and recorded in Trust Deed Book 2,590 at Page 273 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in the payment of the indebtedness secured by said Deed of Trust, and the Beneficiary having exercised the option in such case provided, and having declared the entire unpaid balance of said indebtedness immediately due and payable, and having directed the undersigned as Substitute Trustee in said Deed of Trust, to execute the same by sale of the property therein described in accordance with the terms and conditions of the said Deed of Trust; and,

WHEREAS, after having advertised the said sale in all respects as required by law and the terms of said Deed of Trust, the undersigned did, between the hours of 11:00 o'clock in the forenoon and 4:00 o'clock in the afternoon on December 7, 2006, at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, offer the hereinafter described land and property for sale to the highest bidder for cash in the manner required by law and the terms and conditions of said Deed of Trust; and,

WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of One Hundred Thirty-One Thousand Seven Hundred Fifty Dollars and No/100 Cents (\$131,750.00 U.S. Dollars), which was the highest bid for cash for

said land and property, and said bidder was then and there declared to be the purchaser thereof;

NOW, THEREFORE, in consideration of the aforesaid sum, cash in hand paid, the receipt whereof is hereby acknowledged, the undersigned does hereby sell and convey unto JPMorgan Chase Bank, as Trustee, the following described real estate, together with all the improvements and appurtenances thereunto belonging, situated in DeSoto County, State of Mississippi, to-wit:

Lot 4, King's View Lakes Subdivision, situated in Section 31, Township 1 South, Range 8 West, as shown on Plat of Record in Plat Book 67, Page 8-9, in the Land Records of Desoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

This being the same property conveyed to P & P Construction, Inc. from KP Development Corporation by Warranty Deed Dated August 19, 2002, and recorded on August 23, 2002, in Book 426, Page 645 in the Land Records of Desoto County Mississippi.

I hereby convey only such title as is vested in me as Substitute Trustee. WITNESS MY SIGNATURE, this the ______ day of December, 2006.

Michael S. McKay Substitute Trustee MacNeill & Buffington, P.A. Suite A-250 River Oaks Office Plaza 1080 River Oaks Drive Flowood, MS 39208 Telephone No.(601) 936-2800

STATE OF MISSISSIPPI)

ACKNOWLEDGMENT

COUNTY OF Kenkin)

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Michael S. McKay, who acknowledged that he signed and delivered the foregoing Substitute Trustee's Deed, being authorized so to do, on the day and date therein mentioned.

WITNESS MY SIGNATURE and seal of office this 12 day of December, 20 6 lo.

My Commission Expires:

My Commission Expires:

August Scarle

Notary Public

Notary Public

August Scarle

Notary Public

Notary Public

GRANTOR'S ADDRESS AND TELEPHONE NUMBER: Michael S. McKay
Substitute Trustee
MacNeill & Buffington, P.A.
Suite A-250 River Oaks Office Plaza
1080 River Oaks Drive
Flowood, MS 39208
Telephone No.(601) 936-2800

GRANTEE'S ADDRESS AND TELEPHONE NUMBER: JPMorgan Chase Bank, as Trustee c/o Homecomings Financial LLC 9350 Waxie Way San Diego, California 92123 Telephone No. 1-858-505-7400

THIS DOCUMENT PREPARED BY AND AFTER RECORDING PLEASE RETURN TO: Dyke, Henry, Goldsholl & Winzerling, P.L.C. 415 North McKinley, Suite 555 Little Rock, Arkansas 72205 Telephone No. (501) 661-1000 DHGW No. 33423H



PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI COUNTY OF DESOTO

<u>Diane Smith</u> personally appeared before me the undersigned in and for said County and State and states on oath that she is the <u>CLERK</u> of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper <u>S</u> consecutive times, as follows, to-wit:

	consecutive times, as follows, to-wit:
SUBSTITUTE TRUSTEE'S	_
NOTICE OF SALE	Volume No. 1/1 (C) and
WHEREAS, on Merch 24, 2003.	Volume No
Galvin D. Sime and Tillany	
Sims attracted a Deed of Trust	Volume No
to First National Financial Title Services, Inc. as Trustee for	
the benefit of Matrix Financial	Volume No
Services Corporation, which	volume No on the day of
Deed of Trust was recorded in	, 2000
Trust Deed Book 1686 at Page	Volume No on the day of, 2006
565 in the Office of the Chancery Clerk of DeSoto	day of, 2006
County, Mississippi; and	Malara Al
WHEREAS, Matrix Financial	Volume No on the day of 2006
Services Corporation assigned	7)
said Deed of Trust to	$\mathcal{L}(\mathcal{L}(\mathcal{L}(\mathcal{L}(\mathcal{L}(\mathcal{L}(\mathcal{L}(\mathcal{L}($
JPMorgan Chase Bank, as	Clave Smith.
Trustee pursuant to an instrument dated March 27,	Jane Cyproci
2003 and recorded in Trust	
Deed Book 1866 at Page 636	·
in the Office of the Chancery	
Clerk of DeSoto County,	9
Mississippi; and	Sworn to and subscribed before me, this 30 day of 9/1/2 2006
WHEREAS, JPMorgan Chase Bank, as Trustee, the holder of	day Gr
said Deed of Trust and the	
Note secured thereby.	Jude N. Clausins
substituted Michael S. McKay	Judy N. Couages
as Trustee therein, as	// 0
authorized by the terms	and the second of the second o
thereof, as evidenced by an instrument dated October 13,	NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
2000, and recorded in Trust	MY COMMISSION EXPIRES: JANUARY 16, 2009
Deed Book 2,590 at Page 273	BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED
in the Office of the Chencery	THIS DIRE NOTARY SERVICE, INCORPORATED
Clerk of DeSoto County, Meelesippi; and	
WHEREAS, default having been	The state of the s
made in the terms and	- 1987年 - 19874 - 19874 - 19874 - 19874 - 19874 - 19
conditions of said Deed of	E11 6122
Trust, and the entire debt	A. Single first insertion of 511 words @ .12 \$ 61.32
secured thereby having been declared to be due and	2022
payable, and the legal holder of	B subsequent insertions of
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Chase Bank, as Trustee,	C. Making proof of publication and deposing to same \$ \$.00
having requested the	
undersigned Substitute Trustee to execute the trust and sell	TOTAL PUBLISHER'S FEE: \$ 166.52
said land and property in	
accordance with the terms of	_
said Deed of Trust for the	
purpose of raising the sums	See
due thereunder, together with	A. 3.1. Too
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due thereunder, together with attorneys fees, Substitute Trusses's fees and expenses of sale. NOW, THEREFORE, I, Michael S. McKey, Substitute Trustee, will on December 7, 2008, offer for sale at public outcry to the highest bidder for cash, within least have designed.	4, King's View Lai Subdivision, situated in Sed Record in Plat Book 67, Pa 8-9, in the Land Records Desch County, Mississippi, which plat reference is hen made for a more particulation, in the Land Record description of said property is being the same prop Development Corporation Property is believed to be go but I will corney only such as vested in me as Substit Trustees Trustee
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